

<b>Information to identify the case:</b>		
Debtor 1	Jimmie Lopez	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Virginia Lopez	
	First Name	Middle Name
United States Bankruptcy Court District of New Jersey		
Case number: 19-28060-JNP		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jimmie Lopez

Virginia Lopez

10/7/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jimmie Lopez  
Virginia Lopez  
Debtors

Case No. 19-28060-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Oct 07, 2022

User: admin  
Form ID: 3180W

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Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Jimmie Lopez, Virginia Lopez, 318 Warren Street, Gloucester City, NJ 08030-1031
518472402	+ ARS National Services Inc., PO Box 1608, Southgate, MI 48195-0608
518472401	+ Arcadia Recovery Bureau LLC, PO Box 70256, Philadelphia, PA 19176-0256
518472419	+ Cooper Physicians, 1 Cooper Plaza, #152, Camden, NJ 08103-1461
518472420	+ Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345
518472422	+ Daniel Hyman, DO, c/o Cooper University Health Care, One Cooper Plaza, Moorestown, NJ 08057
518492023	+ Lakeview Loan Servicing, LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518472451	+ Walmart Headquarters, 702 S.W. 8th St, Bentonville, AR 72716-6299
518472452	+ Wawa Credit Card, PO Box 6139, Sioux Falls, SD 57117-6139
518472453	+ Zales The Diamond Store, PO Box 790394, Saint Louis, MO 63179-0394

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 07 2022 20:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 07 2022 20:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518472400	+ EDI: GMACFS.COM	Oct 08 2022 00:18:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518572786	EDI: GMACFS.COM	Oct 08 2022 00:18:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518472403	+ EDI: BANKAMER.COM	Oct 08 2022 00:18:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518472404	+ Email/Text: jcissell@bankofmissouri.com	Oct 07 2022 20:23:00	Bank of Missouri, 916 North Kings Highway, Perryville, MO 63775-1204
518472405	+ EDI: TSYS2	Oct 08 2022 00:18:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518472421	Email/Text: customercareus@creditcropsolutionsinc.com	Oct 07 2022 20:22:00	Credit Corp Solutions, Inc., 121 W Election Road Suite 200, Draper, UT 84020
518472406	+ EDI: CAPITALONE.COM	Oct 08 2022 00:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518488918	+ EDI: AIS.COM	Oct 08 2022 00:18:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518472407	+ EDI: CAPITALONE.COM	Oct 08 2022 00:18:00	Capital One Bank USA N.A., 4851 Cox Road,

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518557190	Email/PDF: bncnotices@becket-lee.com	Oct 07 2022 20:28:41	Glen Allen, VA 23060-6293
518472408	+ Email/Text: bankruptcy@cavps.com	Oct 07 2022 20:23:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518472409	+ Email/Text: bankruptcy@cavps.com	Oct 07 2022 20:23:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
518487501	+ Email/Text: bankruptcy@cavps.com	Oct 07 2022 20:23:00	Cavalry SPV, PO Box 520, Valhalla, NY 10595-0520
518472410	+ EDI: CITICORP.COM	Oct 08 2022 00:18:00	Citibank, N.A., 701 60th Street North, Sioux Falls, SD 57104-0432
518598995	EDI: CITICORP.COM	Oct 08 2022 00:18:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518472412	+ EDI: CITICORP.COM	Oct 08 2022 00:18:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518472413	+ EDI: WFNNB.COM	Oct 08 2022 00:18:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518472414	EDI: WFNNB.COM	Oct 08 2022 00:18:00	Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003
518472415	+ EDI: WFNNB.COM	Oct 08 2022 00:18:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518472416	EDI: WFNNB.COM	Oct 08 2022 00:18:00	Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
518472417	+ EDI: WFNNB.COM	Oct 08 2022 00:18:00	Comenitycapital/gem, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518472418	+ Email/Text: legal-dept@cooperhealth.edu	Oct 07 2022 20:23:00	Cooper Health System, One Cooper Plaza, Camden, NJ 08103-1489
518472423	EDI: DISCOVER.COM	Oct 08 2022 00:18:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518482760	EDI: DISCOVER.COM	Oct 08 2022 00:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518534860	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 07 2022 20:27:56	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518472424	Email/Text: crdept@na.firstsource.com	Oct 07 2022 20:23:00	Firstsource Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
518472425	+ EDI: CITICORP.COM	Oct 08 2022 00:18:00	Goodyear Tire, PO Box 6497, Sioux Falls, SD 57117-6497
518472426	+ Email/Text: PBNCNotifications@perituservices.com	Oct 07 2022 20:22:00	Kohls/Capital One, Kohls Card Support/Bankruptcy, Po Box 3120, Milwaukee, WI 53201-3120
518588467	Email/PDF: resurgentbknotifications@resurgent.com	Oct 07 2022 20:28:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518472427	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 07 2022 20:28:18	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
518532215	+ Email/Text: camanagement@mtb.com	Oct 07 2022 20:23:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, Attn: Payment Processing, P.O. Box 1288, Buffalo, NY 14240-1288
518472428	+ Email/Text: BKNotice@ldvlaw.com	Oct 07 2022 20:23:00	Lyons, Doughty & Veldhuis PC, 136 Gaither Drive Suite 100, Mt Laurel, NJ 08054-2239

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518472429	+ Email/Text: BKNotice@ldvlaw.com	Oct 07 2022 20:23:00	Lyons, Doughty & Veldhuis PC, 136 Gaither Drive Suite 100, P.O. Box 1269, Mt Laurel, NJ 08054-7269
518550992	Email/Text: camanagement@mtb.com	Oct 07 2022 20:23:00	M&T Bank, P.O. Box 840, Buffalo NY 14240
518472430	+ Email/Text: camanagement@mtb.com	Oct 07 2022 20:23:00	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
518472431	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 07 2022 20:23:00	Midland Credit Managment, Inc., 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
518472434	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 07 2022 20:23:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518575066	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 07 2022 20:23:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518472436	EDI: RMSC.COM	Oct 08 2022 00:18:00	OLD NAVY/Synchrony Bank, PO BOX 530942, Atlanta, GA 30353-0942
518472437	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 07 2022 20:27:55	Oollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
518472439	EDI: PRA.COM	Oct 08 2022 00:18:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519012208	EDI: PRA.COM	Oct 08 2022 00:18:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519012209	EDI: PRA.COM	Oct 08 2022 00:18:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518588044	EDI: PRA.COM	Oct 08 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518552011	EDI: PRA.COM	Oct 08 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518551850	EDI: PRA.COM	Oct 08 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
518588040	EDI: PRA.COM	Oct 08 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Nfl, POB 41067, Norfolk VA 23541
518551811	EDI: PRA.COM	Oct 08 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518552178	EDI: PRA.COM	Oct 08 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Zales, POB 41067, Norfolk VA 23541
518472438	+ Email/Text: pcabkt@phillips-cohen.com	Oct 07 2022 20:23:00	Phillips & Coehn Associates Ltd, 1002 Justison Street, Wilmington, DE 19801-5148
518472442	+ EDI: PRA.COM	Oct 08 2022 00:18:00	Portfolio Recovery Associates, LLC, PO Box 4115, Concord, CA 94524-4115
518472443	^ MEBN	Oct 07 2022 20:22:59	QAR, PO Box 239, Gibbsboro, NJ 08026-0239
518581051	EDI: Q3G.COM	Oct 08 2022 00:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518574955	EDI: Q3G.COM	Oct 08 2022 00:18:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518564075	EDI: Q3G.COM	Oct 08 2022 00:18:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518565755	+ EDI: RMSC.COM	Oct 08 2022 00:18:00	Synchrony Bank, c/o PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541-1021

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518472445	+ EDI: RMSC.COM	Oct 08 2022 00:18:00	Synchrony Bank, PO Box 965022, Orlando, FL 32896-5022
518472444	+ EDI: RMSC.COM	Oct 08 2022 00:18:00	Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
518472447	+ EDI: RMSC.COM	Oct 08 2022 00:18:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
518472448	+ EDI: WTRRNBNK.COM	Oct 08 2022 00:18:00	Target/TD, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
518472449	+ Email/Text: ClericalSupport@tenagliahunt.com	Oct 07 2022 20:23:00	Tenaglia & Hunt PA, 395 W. Pssaic Street Suite 205, Rochelle Park, NJ 07662-3016
518472450	+ Email/Text: hcouto@v-k-i.net	Oct 07 2022 20:22:00	Valentine & Kebartas Inc., PO Box 325, Lawrence, MA 01842-0625

TOTAL: 64

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518472411	*+	Citibank, N.A., 701 60th Street North, Sioux Falls, SD 57104-0432
518472432	*+	Midland Credit Managment, Inc., 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
518472433	*+	Midland Credit Managment, Inc., 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
518472435	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518472440	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502
518472441	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502
518472446	*	Synchrony Bank, PO BOX 965064, Orlando, FL 32896-5064

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2022 at the address(es) listed below:

Name Email Address

Brian E Caine on behalf of Creditor LakeView Loan Servicing LLC bcaine@parkermccay.com, BKcourtnotices@parkermccay.com

Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Joseph J. Rogers

on behalf of Debtor Jimmie Lopez jjresq@comcast.net jjrogers0507@gmail.com

Joseph J. Rogers

on behalf of Joint Debtor Virginia Lopez jjresq@comcast.net jjrogers0507@gmail.com

Kevin Gordon McDonald

on behalf of Creditor LakeView Loan Servicing LLC kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Melissa N. Licker

on behalf of Creditor Lakeview Loan Servicing LLC c/o M&T Bank mlicker@hillwallack.com,  
HWBKnewyork@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8